

ANYTIME ONLINE ACCESS

Your new SIP website: www.ibenefitcenter.com, offers you many valuable online resources and learning tools. This reference sheet will provide you with an overview of how to navigate the site and perform some common transactions.

Login

You will need your User Name and Password each time you enter the site.

The image shows a screenshot of the **ibenefitcenter** website. The header features the **ibenefitcenter** logo. Below the header is a large banner image of a family (a man, a woman, and two children) looking out at a lake with mountains in the background. The text "Welcome to your plan's website" is overlaid on the banner. At the bottom of the page, it says "Delivered by MERCER".

Two callouts are present:

- Callout 1:** A yellow box titled "Log In to Your Account" with a lock icon. It contains fields for "User Name:" and "Password:", each with a "Not sure about..." link below it. A "Submit »" button is at the bottom.
- Callout 2:** A grey box titled "Help for New Users" with an information icon. It contains the text: "If you are having trouble logging in to your account, be sure to check here for some helpful hints."

- 1** You initial User Name will be your full Social Security number (SSN), without dashes, and your initial Password will be your full date of birth (MMDDYY).
- 2** For Security purposes, you will be prompted to change both your User Name and Password after you log on for the first time.



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A Fluor Daniel Partnership



After you log in for the first time:

You'll need to read and accept the "Terms and Conditions Agreement." Then, select "Next" to proceed.

The screenshot shows a web page titled "Terms and Conditions Agreement" for Savannah River Nuclear Solutions LLC. The page includes a header with the company logo and a "Contact Us" sidebar. The main content area contains a scrollable box with the "Terms and Conditions" text, which states that the page describes the terms of access to the company website and that users agree to these terms by using the website. Below the scrollable box, there is a section titled "Giving your consent" with a checkbox and the text "By clicking the checkbox, you agree to the terms and conditions stated above." At the bottom of the main content area, there are "Cancel" and "Next >" buttons. The footer of the page includes "Delivered by MERCER" and "Privacy Policy | Terms Of Use".

Terms and Conditions Agreement

Terms and Conditions
This page describes the terms and conditions of the your access to your Company website (the "Website"). This page opens via a footer navigation link and may not be altered or removed. Please read these terms and conditions of this Agreement (the "Agreement") carefully before using the Website. By using the Website, you agree to the terms and conditions set forth in this Agreement. If you do not agree to be bound by the terms of this Agreement, please discontinue your use of the Website.

1. In General.

Giving your consent
☐ By clicking the checkbox, you agree to the terms and conditions stated above.

[Cancel](#) [Next >](#)

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You'll now need to change your login information. Select "Continue" to set up your account information.

The screenshot shows a web page titled "Updates to Your Account Information are required" for Savannah River Nuclear Solutions LLC. The page includes a header with the company logo and a "Contact Us" sidebar. The main content area contains a message stating that the user's records indicate they need to update their login information and that they should click "Continue" to review and make changes to their online profile. At the bottom of the main content area, there are "Cancel" and "Continue >" buttons. The footer of the page includes "Delivered by MERCER" and "Privacy Policy | Terms Of Use".

Updates to Your Account Information are required

Our records indicate that you need to update your login information currently on file. Please click "Continue" to review and make changes to your online profile.

[Cancel](#) [Continue >](#)

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Create your new User Name and Password, which must be at least 8 characters and must contain at least 1 letter(s) and 1 number(s). Then, enter your e-mail address and select “Next” at the bottom of the screen.

The screenshot shows the 'Set Up Your Account Information' page with the 'Personal Information' step selected. The page includes a progress bar at the top with three steps: 'Personal Information', 'Answer Security Questions', and 'Review and Save Your Information'. The main content area is titled 'Enter Your Personal Information' and contains three sections: 1. Create User Name, 2. Create Password, and 3. Enter E-mail Address. Each section has a text input field and a 'Next' button. A 'Contact Us' sidebar on the right provides contact information for the plan's Service Representative. A 'Please Note' section at the bottom right explains that the User Name and Password are used to access the website, and that the Social Security number and a unique personal identification number are used to access the account via the plan's toll-free number.

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Set Up Your Account Information

Personal Information | Answer Security Questions | Review and Save Your Information

Enter Your Personal Information

1. Create User Name
You will need to create a new User Name to use when you log in to this website.
Enter your User Name

User Name must be at least 8 characters and must contain at least 1 letter(s) and 1 number(s).

2. Create Password
You will need to create a new Password to use when you log in to this website.
Enter your new Password

Re-enter your new Password

3. Enter E-mail Address
Please enter the e-mail address you would like us to use to contact you regarding your online login information. If you do not have an e-mail address, leave this section blank and click "Next".
Enter your new E-mail

Contact Us
Contact your plan's Service Representative at 866-288-3257, Monday through Friday, between 8:00 AM and 10:00 PM ET.

Please Note
You will use your User Name and Password to access the website only. To access your account via your plan's toll-free number, you will enter your Social Security number and a unique personal identification number.

Select your three security questions and answers. Then, select “Next.”

The screenshot shows the 'Set Up Your Account Information' page with the 'Answer Security Questions' step selected. The page includes a progress bar at the top with three steps: 'Personal Information', 'Answer Security Questions', and 'Review and Save Your Information'. The main content area is titled 'Answer Security Questions' and contains three questions, each with a dropdown menu and a text input field. A 'Please Note' section on the right explains that the User Name and Password are used to access the website, and that the Social Security number and a unique personal identification number are used to access the account via the plan's toll-free number. At the bottom, there are three buttons: 'Back', 'Cancel', and 'Next'.

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Set Up Your Account Information

Personal Information | Answer Security Questions | Review and Save Your Information

Answer Security Questions

Question 1
What was the city of your first elementary school?

Please avoid punctuation and other variations that will make your answer difficult to remember.

Question 2
What was the city of your first elementary school?

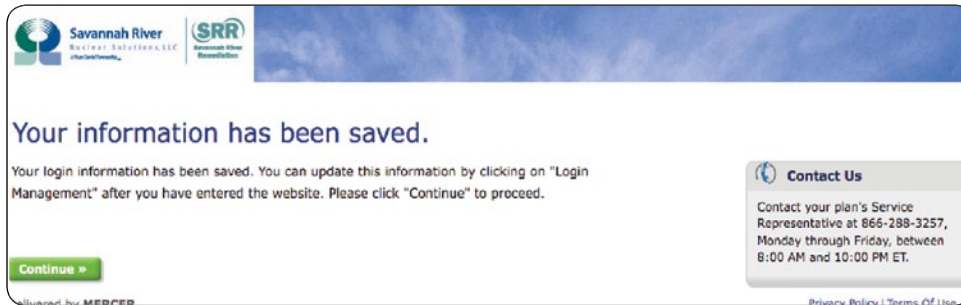
Question 3
What was the city of your first elementary school?

Contact Us
Contact your plan's Service Representative at 866-288-3257, Monday through Friday, between 8:00 AM and 10:00 PM ET.

Please Note
You will use your User Name and Password to access the website only. To access your account via your plan's toll-free number, you will enter your Social Security number and a unique personal identification number.

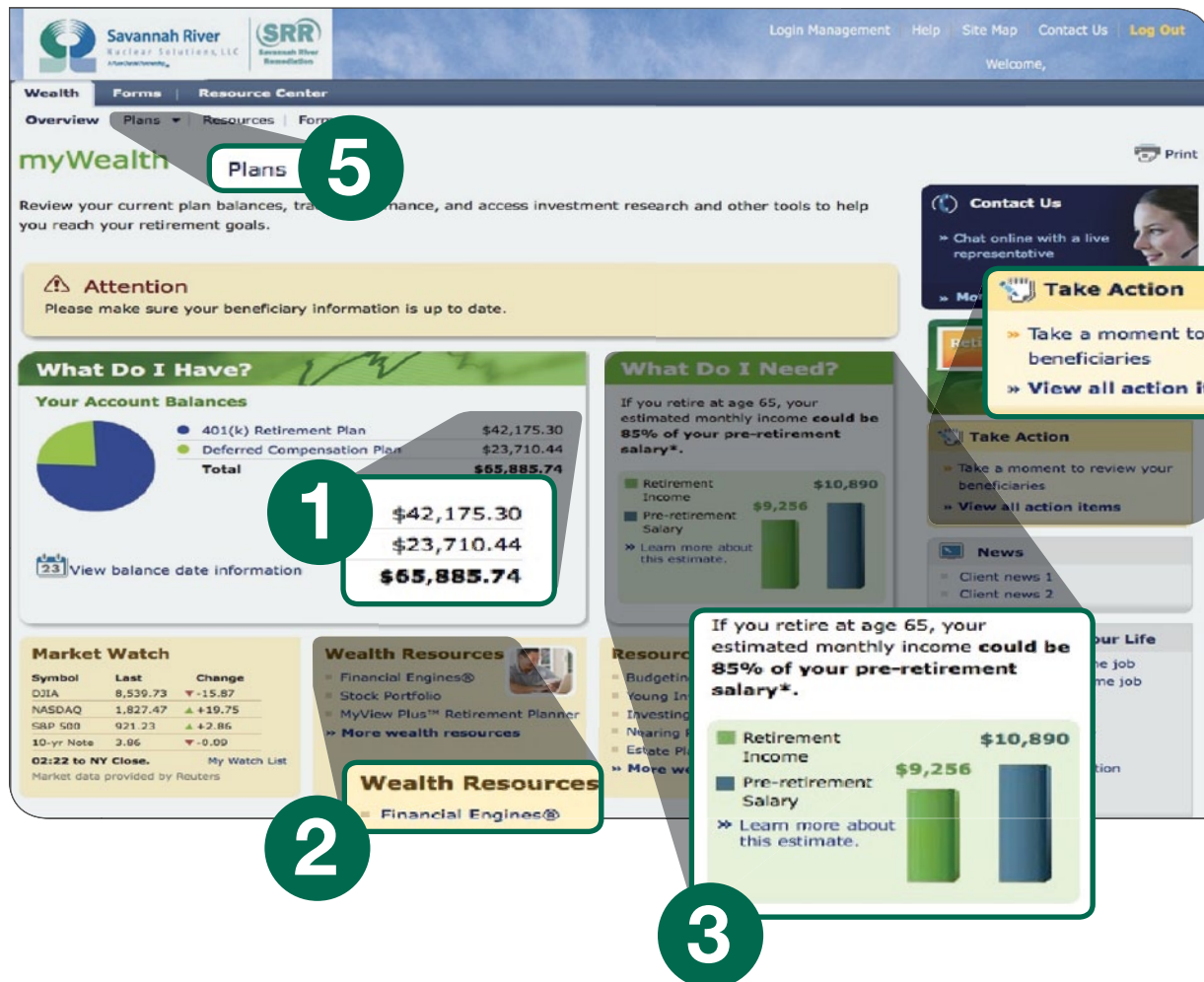
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Review and then save your information by clicking “Next.” Then select “Continue” to view the SIP homepage.



“myWealth” SIP homepage

From the new myWealth homepage you can access:



- 1 Your SIP balance
- 2 Financial Engines' advisory services available in September
- 3 A retirement readiness calculation that will show your current balance and the amount you may need for retirement
- 4 Personalized messages, suggesting appropriate actions you may need to take, such as naming a beneficiary
- 5 Select the "Plans" tab at the top of the screen to go to the SIP summary page.

SIP summary page

From the Plan Overview Summary screen you can:

The screenshot shows the 'Savannah River Nuclear Solutions Defined Contribution Plan' summary page. The page is divided into several sections:

- Top Navigation:** Includes 'Wealth', 'Forms', and 'Resource' tabs. The 'Forms' tab is highlighted with a green circle and the number 5.
- Plan Overview:** Displays the current value (\$342,915.86), vested plan balance (\$342,915.86), YTD contributions (\$0.00), and contribution rate (8.00%). This section is highlighted with a green circle and the number 1.
- Investments:** A table showing various investment funds and their allocations. This section is highlighted with a green circle and the number 2.
- Quick Links:** A sidebar on the right with links for 'Putting Money In' (Change contributions, Change contribution rates) and 'Taking Money Out' (Model a loan, Request a loan). This section is highlighted with a green circle and the number 3.
- Plan Maintenance:** A sidebar on the right with links for 'Review plan statements', 'Change your beneficiaries', and 'Access tax forms'. This section is highlighted with a green circle and the number 4.

Investment	Current Value	Vested Plan Balance	YTD Contributions	Contribution Rate
FIDELITY PURITAN	\$9,738.00	3%		
GALLIARD STABLE VALUE FUND	\$2,283.00	1%		
MSCI ACWI EX-US INDEX FUND F	\$1,646.00	0%		
RAINIER SM/MD CP EQ PORT INST	\$16,440.00	5%		
SSGA RUSSELL LRG CAP VAL SA I	\$8,418.60	2%		
SSGA S&P 500 INDEX SL CL I	\$136,038.60	40%		
SSGA US BOND INDEX FUND SA CI	\$13,128.00	4%		
T. ROWE PRICE INST LRG CP GRO	\$8,298.00	2%		
VANGUARD REIT INDEX FUND INST	\$6,576.00	2%		
VANGUARD SELECTED VALUE FD INV	\$9,942.00	3%		

- 1 Review the basics, including your current account balance, contribution rate, and personalized rate of return
- 2 Make account changes
- 3 Use "Quick Links" to change your contribution rate, change how your money is invested, or research the funds available in the SIP
- 4 Update your beneficiary information and view your account statements online
- 5 Select the "Forms" tab at the top of the screen to access forms related to the SIP.

Forms

From the Forms screen you access:



- 1 Forms related to the SIP will be available to view and download in this section.
- 2 Select the “Resource Center” tab at the top of the screen to access tools, calculators and other SIP information.

Resource Center

The resource center provides:



- 1 One stop-access to educational tools and articles
- 2 Keep your retirement plan up-to-date by reminding you of actions you need to take based on certain life events
- 3 Access to the SIP education guide, Summary Plan Description, and more SIP documents

If you have any questions about the website, please call 1-866-288-3257 (toll-free), between 8:00 a.m. and 10:00 p.m. Eastern Time, Monday through Friday, to speak with a Service Representative.